What is claimed is:

1.   A computer-implemented method for managing risk related to a long term care, the method comprising:

indicating in a computer system that an entity is a long term care entity according to the entity's

5   status as at least one of: a long term care provider or a long term care facility operator;

gathering data into the computer system generally related to one or more long term care entities;

receiving data into the computer system descriptive of details of a long term care transaction wherein the data received comprises identification data for at least one long term care entity;

structuring the gathered data and the data relating details of the long term care transaction

10   according to risk quotient criteria;

calculating a risk quotient by referencing the structured data; and

generating a report comprising the risk quotient and at least some of the structured data referenced to calculate the risk quotient.

15   2.   The method of claim 1 wherein the long term care transaction comprises a financial investment in at least one of: a long term care facility and a long term care provider.

3.   The method of claim 1 wherein the long term care transaction comprises a admittance to a long term care facility.

20

4.   The method of claim 1 wherein the risk quotient comprises an indication of a cost to defend an adverse position.

5.   The method of claim 1 wherein the risk quotient comprises an indication an amount of

25   reputational risk.

6.   The method of claim 1 wherein the risk quotient comprises an indication of an amount of regulatory risk.

7.   The method of claim 1 wherein the risk quotient comprises an indication of an amount of

30   legal risk.

8. The method of claim 1 wherein the risk quotient comprises an indication of an amount of risk associated with monetary costs related to potential fines.

9. The method of claim 1 wherein the gathered data comprises data descriptive of one or

5   more world events which is received via a news feed.

10. The method of claim 1 wherein the gathered data comprises at least one government advisory.

10   11. The method of claim 1 wherein calculating the risk quotient criteria comprises a value determined by the steps of:

associating a numerical weight with each of a plurality of risk variables;

associating one or more of the risk variables with the data descriptive of details of a long term care transaction;

15   determining a numerical value based upon the content of the data descriptive of details of a long term care transaction associated with the one or more risk variables; and

multiplying the numerical value based upon the content times the numerical weight associated with each of the risk variables associated with the data descriptive of details of a long term care transaction.

20

12. The method of claim 1 additionally comprising the steps of presenting the report as evidence of due diligence to at least one of: a regulatory body, a shareholder and a news media.

13. The method of claim 1 additionally comprising the step of generating a suggested action

25   based upon the risk quotient and at least some of the structured data referenced to calculate the risk quotient.

14. The method of claim I wherein the data gathered comprises data relating to a personnel employed by a long term care provider.

30

15. The method of claim 1 wherein the data gathered comprises data relating to patient welfare.

16. The method of claim 1 additionally comprising the steps of:

associating one or more statutes or regulations with the long term care transaction; and

transmitting a description of the associated statute with the data.

5

17. The method of claim I wherein transmitting the report is conditioned upon receipt of a contractual obligation not to use contents of the report for any purpose covered by the Fair Credit Reporting Act.

10 18. The method of claim 1 wherein the report comprises a record of conviction of an employee or owner of a long term care facility.

19. The method of claim 1 wherein the report comprises data descriptive of fines levied against a long term care facility or complaints filed against the facility.

15

20. The method of claim 1 wherein the report comprises one or more sources of the gathered data.

21. The method of claim 20 wherein the source comprises an investigation firm.

20

22. The method of claim 1 additionally comprising the step of transmitting an image of a document comprising data associated with the long term care transaction.

23. The method of claim 1 wherein report does not comprise any content created or

25 developed by a provider of the system implementing the method for managing risk associated with long term care.

24. The method of claim 1 additionally comprises the steps of:

receiving a request for an alert;

30 monitoring the gathered data; and

transmitting a notification of new information received associated with the long term care risk subject.

25. The method of claim 1 wherein the data is gathered into a risk management

35 clearinghouse.

26.   The method of claim 1 wherein the data descriptive of details of a long term care transaction is received by a proprietary risk management system.

5   27.   The method of claim 1 wherein at least one or: the gathered data and the data descriptive of details of a long term care transaction; comprise data provided by a long term care recipient.

28.   The method of claim 1 additionally comprising the step of enhancing the gathered data.

10   29.   The method of claim 28 wherein enhancing the data comprises scrubbing the data to incorporate changes in the spelling of words comprising the gathered data as compared to the data descriptive of details of a long term care transaction.

30.   The method of claim 1 additionally comprising the step of augmenting at least one of: the
15   gathered data and the data descriptive of details of a long term care transaction; via data mining.

31.   The method of claim 1 wherein structuring the gathered data and the data relating details of the long term care transaction according to risk quotient criteria comprises processes based upon Boolean logic.

20
32.   The method of claim 1 wherein structuring the gathered data and the data relating details of the long term care transaction according to risk quotient criteria comprises relevance ranking.

33.   A computerized system for managing risk associated with long term care, the system
25   comprising:

a computer server accessible with a system access device via a communications
network; and

executable software stored on the server and executable on demand, the software operative with the server to cause the system to:
30   indicate in a computer system that an entity is a long term care entity according to the entity's status as at least one of: a long term care provider or a long term care facility operator;

gather data into the computer system generally related to one or more long term care entities;

receive data into the computer system descriptive of details of a long term care transaction wherein the data received comprises identification data for at least one long term care entity;

28

structure the gathered data and the data relating details of the long term care transaction according to risk quotient criteria;

calculate a risk quotient by referencing the structured data; and

generate a report comprising the risk quotient and at least some of the structured data referenced

5   to calculate the risk quotient.

34.   Computer executable program code residing on a computer-readable 30 medium, the program code comprising instructions for causing the computer to:

indicate in a computer system that an entity is a long term care entity according to the entity's

10   status as at least one of: a long term care provider or a long term care facility operator;

gather data into the computer system generally related to one or more long term care entities;

receive data into the computer system descriptive of details of a long term care transaction wherein the data received comprises identification data for at least one long term care entity;

structure the gathered data and the data relating details of the long term care transaction according

15   to risk quotient criteria;

calculate a risk quotient by referencing the structured data; and

generate a report comprising the risk quotient and at least some of the structured data referenced to calculate the risk quotient.